

Information to identify the case:

Debtor 1 **Felix Moronta**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0768**
EIN --_-----
Social Security number or ITIN ____
EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-13250-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Felix Moronta

8/18/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Felix Moronta
 Debtor

Case No. 16-13250-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Aug 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2016.

db +Felix Moronta, 118 Cap Lane, Middlesex, NJ 08846-2163
 516015205 +Bureau Of Accounts Control, Bac, Po Box 538, Howell, NJ 07731-0538
 516015209 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 516015210 +M& R Auto Sales, Inc., 505 Somerset Street, Plainfield, NJ 07060-4019
 516015211 Midland Funding, 2635 Northside Dr Ste 300, San Diego, CA 92108
 516015212 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
 Irving, TX 75063)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Aug 18 2016 22:08:00 Daniel E. Straffi, 670 Commons Way, Building I,
 Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2016 22:29:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2016 22:29:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516015206 +EDI: CAPITALONE.COM Aug 18 2016 22:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516015207 +EDI: RCSFNBMARIN.COM Aug 18 2016 22:08:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516015208 +EDI: TSYS2.COM Aug 18 2016 22:08:00 Dsnb Macys, Macys Bankruptcy Department,
 Po Box 8053, Mason, OH 45040-8053
 516015213 +EDI: SWCR.COM Aug 18 2016 22:08:00 Southwest Credit Syste,
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
 516015214 +EDI: WFFC.COM Aug 18 2016 22:08:00 Wells Fargo Home Mortgage,
 Written Correspondence Resolutions, Mac # X 2302-04e Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

Daniel E. Straffi dstraaffil@comcast.net, dstraaffi@ecf.epiqsystems.com
 Daniel E. Straffi on behalf of Trustee Daniel E. Straffi dstraaffil@comcast.net,
 dstraaffi@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor U.S. Bank Trust, N.A. Et Al... dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jenee K. Ciccarelli on behalf of Debtor Felix Moronta kciccarelli@cabanillaslaw.com,
 bankruptcy@cabanillaslaw.com

TOTAL: 4